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QUERY CONTROL FORM		RTIS USE ONLY	
Application No. <u>09/667,039</u>	Prepared by <u>NPB</u>	Tracking Number <u>05891152</u>	
Examiner-GAU <u>mess - 2876</u>	Date <u>3/25/04</u>	Week Date <u>1/19/04</u>	
	No. of queries <u>2</u>	<u>IFW</u>	

JACKET			
a. Serial No.	f. Foreign Priority	k. Print Claim(s)	p. PTO-1449
b. Applicant(s)	g. Disclaimer	l. Print Fig.	q. PTOL-85b
<u>c. Continuing Data</u>	h. Microfiche Appendix	m. Searched Column	r. Abstract
d. PCT	i. Title	n. PTO-270/328	s. Sheets/Figs
e. Domestic Priority	j. Claims Allowed	o. PTO-892	t. Other

SPECIFICATION	MESSAGE	
a. Page Missing	① Continuing data is listed in the specification, but missing from the palm/bib sheet. please advise/provide new bib sheet showing continuing data.	
b. Text Continuity		
c. Holes through Data	② please provide missing Serial nos. on page 2 of specification (docket no. is listed instead of a Serial No.).	
<u>d. Other Missing Text</u>		
e. Illegible Text	<p style="text-align: center;"><i>Thompson</i></p>	
f. Duplicate Text		
g. Brief Description		
h. Sequence Listing		
i. Appendix		
j. Amendments		
k. Other		
CLAIMS		
a. Claim(s) Missing		
b. Improper Dependency		
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d. Incorrect Numbering		
e. Index Disagrees	initials <i>mm</i>	
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g. Amendments	① Corrected.	
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Bib Data Sheet

CONFIRMATION NO. 8402

SERIAL NUMBER 09/667,039	FILING OR 371(c) DATE 09/21/2000 RULE	CLASS 235	GROUP ART UNIT 2876	ATTORNEY DOCKET NO. JSF 35.0011
APPLICANTS Jacob Y. Wong, Goleta, CA; Roy L. Anderson, Glendale, CA;				
** CONTINUING DATA ***** This application is a CIP of 09/659,434 09/08/2000 ABN which is a CIP of 09/640,044 08/15/2000 ABN which is a CIP of 09/619,859 07/20/2000 ABN which is a CIP of 09/571,707 05/15/2000 PAT 6,592,044				
** FOREIGN APPLICATIONS *****				
IF REQUIRED, FOREIGN FILING LICENSE GRANTED** SMALL ENTITY ** ** 11/02/2000				
Foreign Priority claimed <input type="checkbox"/> yes <input type="checkbox"/> no 35 USC 119 (a-d) conditions <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> Met after met Allowance Verified and Acknowledged _____ Examiner's Signature Initials		STATE OR COUNTRY CA	SHEETS DRAWING	TOTAL CLAIMS 17
INDEPENDENT CLAIMS 2				
ADDRESS Roy L Anderson LAW OFFICES OF ROY L. ANDERSON 1010 NORTH CENTRAL AVENUE GLENDALE , CA 91202				
TITLE METHOD FOR STORING DATA IN PAYMENT CARD TRANSACTION .				
FILING FEE RECEIVED 387	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:		<input type="checkbox"/> All Fees <input type="checkbox"/> 1.16 Fees (Filing) <input type="checkbox"/> 1.17 Fees (Processing Ext. of time) <input type="checkbox"/> 1.18 Fees (Issue) <input type="checkbox"/> Other _____ <input type="checkbox"/> Credit	

NEW CARD NUMBER WITH EACH USE WITH LED DISPLAY," ~~Attorney Docket~~
~~Ser. No. 09/667081~~
~~No. JSF 35.010~~, entitled "METHOD FOR USING ELECTRONIC PAYMENT
[^] ~~Ser. No. 09/667038~~
~~CARD,"~~ ~~Attorney Docket No. JSF 35.012~~, entitled "METHOD FOR
[^] CUSTOMIZING PAYMENT CARD TRANSACTIONS AT THE TIME OF THE
~~Ser. No. 09/667082~~
~~TRANSACTIONS,"~~ and ~~Attorney Docket No. JSF 35.013~~, entitled "ANONYMOUS
[^] MERCHANDISE DELIVERY SYSTEM."

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 4-7-04

Field of the Invention

The present invention is in the field of methods for making payments through payment cards.

Background of the Invention

Three forms of money in widespread use today throughout the world are cash, checks and payment cards (debit or credit). Each has distinct advantages, and distinct disadvantages. Cash is readily accepted, easy to use and anonymous, but it does not earn interest, it can be lost or stolen, and it is not always readily accessible. Checks are not always accepted, but they offer many advantages, since they do not have to be written until the time of payment. However, they must be physically presented and they are not anonymous. Payment cards are readily, but not always, accepted, and they offer many advantages over checks. If the card is a credit card, payment can be deferred, but the transaction is not anonymous. If the card is a debit card, payment has usually been made before its use, but it is anonymous. Accordingly, it is